

U.S. PATENT NO. 6,394,907

Title: CASHLESS TRANSACTION
CLEARINGHOUSE

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ISSUED CLAIMS:

1. A cashless instrument transaction clearinghouse for facilitating the use of cashless instruments across separate gaming properties, each of which generates and validates cashless instruments, the cashless instrument transaction clearinghouse comprising:
a network interface allowing the cashless instrument transaction clearinghouse to communicate with each of the separate gaming properties; and
a processor configured or designed to (i) receive cashless instrument validation requests via the network interface from a first property for a cashless instrument presented at the first property where the cashless instrument was generated at a second property (ii) send information, via the network, to the second property requesting the second property to approve or reject the cashless instrument validation request.
2. The cashless instrument transaction clearinghouse of claim 1, further comprising a transaction database containing cashless instrument transaction information.
3. The cashless instrument transaction clearinghouse of claim 2, wherein the transaction database is partitioned according to properties.
4. The cashless instrument transaction clearinghouse of claim 3, wherein access to a partition of the transaction database is limited to an owner of the property corresponding to the partition of the transaction database.
5. The cashless instrument transaction clearinghouse of claim 1, wherein the cashless instrument is selected from the group consisting of a smart card, a debit card, a bar-coded ticket and an EZ pay ticket voucher.

6. The cashless instrument transaction clearinghouse of claim 1, further comprising a router.
7. The cashless instrument transaction clearinghouse of claim 6, wherein the router contains routing information allowing the processor to determine the property where the cashless instrument was generated.
8. The cashless instrument transaction clearinghouse of claim 6, wherein the router contains routing information allowing the processor to send information to the property where the cashless instrument was generated.
9. The cashless instrument transaction clearinghouse of claim 1, further comprising a memory containing software allowing the processor to operate multiple progressive games associated with cashless instrument transactions across separate gaming properties.
10. The cashless instrument transaction clearinghouse of claim 1, further comprising a memory containing software allowing the processor to operate multiple promotions associated with cashless instrument transactions across the separate gaming properties.
11. The cashless instrument transaction clearinghouse of claim 2, further comprising a memory containing software allowing the processor to graphically analyze the cashless instrument transaction information stored in a transaction database and generate accounting reports based upon the cashless instrument transaction information.
12. The cashless instrument transaction clearinghouse of claim 1, wherein the processor communicates via the network interface with a first cashless system at a first property and a second cashless system at a second property said second cashless system different from said first cashless system.

13. A method of validating a cashless instrument at a first property using a cashless instrument transaction clearinghouse where the cashless instrument was generated at a second property, the method comprising,

receiving a first transaction validation request containing transaction information from the first property wherein the first transaction validation request requests approval of a cashless instrument transaction;

sending a second transaction validation request to the second property;

receiving a first transaction validation reply from the second property; and

sending a second transaction validation reply to the first property wherein the second transaction validation reply contains transaction information indicating the cashless instrument transaction has been approved or has been rejected.

14. The method of claim 13, wherein the first transaction validation request is an information packet.

15. The method of claim 13, wherein the transaction information is selected from the group a value, an issue date, an issue time, a transaction number, a machine identification number, an issue location, an owner, a transaction approval and a transaction rejection.

16. The method of claim 13, further comprising:

generating a sequence of one or more random numbers;

comparing the sequence of random numbers to a sequence of numbers contained within the transaction information;

when the sequence of random number matches the sequence of numbers contained within the transaction information, generating an award message indicating a prize has been awarded; and

sending the award message to the first property.

17. The method of claim 13, further comprising:

when the cashless instrument transaction is approved, charging an amount to property owner.

18. The method of claim 13, further comprising:
when the cashless instrument transaction is approved, deducting a percentage of a value contained on the cashless instrument and storing the percentage of the value in a transaction database.
19. The method of claim 13, further comprising:
when a cashless instrument transaction is approved, storing transaction information to a transaction database.
20. The method of claim 13, further comprising:
generating a transaction validation reply.
21. The method of claim 13, further comprising:
generating a transaction validation request.
22. The method of claim 13, further comprising
determining the property where the cashless instrument was generated from the transaction information.
23. The method of claim 13, wherein the first property uses a first cashless system and the second property uses a second cashless system, said first cashless system different from said second cashless system.
24. The method of claim 13, wherein the first property uses a first cashless system and the second property uses a second cashless system, said first cashless system the same as said second cashless system.
25. The method of claim 23, wherein the first cashless system or the second cashless system is an EZ pay award ticket system.

26. The method of claim 13, wherein a first owner of the first property is different from a second owner of the second property.

27. The method of claim 13, wherein a first owner of the first property is the same as a second owner of the second property.

28. The method of claim 13, wherein the cashless instrument is selected from the group consisting of a smart card card, a debit card, a bar-coded ticket and an EZ pay ticket voucher.

29. The method of claim 13, wherein the cashless instrument validation request is received from a cashless server.

30. A method of validating a cashless instrument presented at a first property using a cashless server at the first property connected to a cashless instrument transaction clearinghouse where the cashless instrument was generated at a second property, the method comprising,

sending a transaction validation request containing transaction information to the cashless instrument transaction clearinghouse wherein the transaction validation request requests approval of the cashless instrument transaction at the cashless transaction validation site; and

receiving a transaction validation reply from the cashless instrument transaction clearinghouse wherein the transaction validation reply contains information indicating the cashless instrument transaction has been approved or has been rejected.

31. The method of claim 30, further comprising:

receiving a first transaction validation request containing transaction information from a cashless instrument transaction validation site on the first property wherein the first transaction validation request requests approval of a cashless instrument transaction.

32. The method of claim 31, wherein the cashless instrument validation site is selected from the group consisting of a gaming machine, a cashier station, a wireless validation device and a clerk validation terminal.
33. The method of claim 30, further comprising:
sending a second transaction validation reply to the cashless instrument validation site wherein the second transaction validation reply contains information indicating the cashless instrument transaction has been approved or has been rejected.
34. The method of claim 30, further comprising:
sending an acknowledgement message to the cashless instrument transaction clearinghouse when the cashless instrument transaction is completed at a cashless instrument transaction validation site.
35. The method of claim 30, further comprising:
sending a non-acknowledgement message to the cashless instrument transaction clearinghouse when the cashless instrument transaction is rejected at a cashless instrument transaction validation site.
36. The method of claim 30, further comprising:
storing cashless instrument transaction data.
37. The method of claim 30, wherein the cashless instrument is selected from the group consisting of a smart card, a debit card, a bar-coded ticket and an EZ pay ticket voucher.
38. A method of validating a cashless instrument presented at a first property using a cashless server at a second property connected to a cashless instrument transaction clearinghouse where the cashless instrument was generated at the second property, the method comprising,
receiving a transaction validation request from the cashless instrument transaction

clearinghouse wherein the transaction validation request requests approval of the cashless instrument transaction at the cashless transaction validation site; and

 sending a transaction validation reply containing transaction information to the cashless instrument transaction clearinghouse wherein the transaction validation reply contains transaction information indicating the cashless instrument transaction has been approved or has been rejected.

39. The method of claim 38, further comprising:

 sending an electronic fund transfer to the cashless instrument transaction clearinghouse.

40. The method of claim 38, further comprising:

 receiving an acknowledgement message from the cashless instrument transaction clearinghouse when the cashless instrument transaction is completed at the first property.

41. The method of claim 38, further comprising:

 sending a non-acknowledgement message to the cashless instrument transaction clearinghouse when the cashless instrument transaction is rejected at the cashless server.

42. The method of claim 38, further comprising:

 storing cashless instrument transaction data.

43. The method of claim 38, wherein the cashless instrument is selected from the group consisting of a smart card, a debit card, a bar-coded ticket and an EZ pay ticket voucher.

44. The method of claim 38, further comprising:

 searching a transaction database.

45. The method of claim 38, further comprising:

 determining the validity of a cashless instrument transaction.